

Fixed Indemnity Plan Notice

If the plan offers a fixed indemnity policy, it must incorporate this notice in all applicable materials that describe fixed indemnity products before the plan year beginning on or after January 1, 2025. While the notice text itself cannot be modified, employers may want to provide additional context for this notice if included with other enrollment notices (for example, which plan it relates to). Note: fixed indemnity plans are typically voluntary plans (e.g. Critical Illness, Hospital Indemnity or Cancer Policies) and not health insurance provided by an employer group health plan.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."

If you have this policy through your job, or a family member's job, contact the employer.